

**IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF  
MISSOURI**

<b>William McKeone</b>	)	
	)	
<b>Plaintiff,</b>	)	
	)	
<b>v.</b>	)	<b>Case No. 4:11-CV-00431-DGK</b>
	)	
<b>Capital One Services, L.L.C.</b>	)	
	)	
<b>Defendant.</b>	)	

**FIRST AMENDED PETITION  
Fair Debt Collection Practices Act**

COMES NOW Plaintiff and for his cause of action against the Defendant states the following.

1. Plaintiff **William McKeone**, is a resident of Jackson County, Missouri.
2. Defendant **Capital One Services, L.L.C.** is a **Delaware Limited Liability Company** doing business in the State of Missouri.
3. Defendant **Capital One Services, L.L.C.** has attempted to collect a debt **SPECIFICALLY TWO (2) CREDIT CARD ACCOUNTS WITH ACCOUNT NUMBERS ENDING IN 7490 AND 9733 AS EVIDENCED BY EXHIBIT A, WHICH IS INCORPORATED HEREIN BY REFERENCE IN HIS ENTIRETY** from Plaintiff, by mailing collection letters to the Defendant at **his** home in **JACKSON** County, Missouri. Defendant **Capital One Services, L.L.C.** has attempted to collect a debt from Plaintiff, by calling Plaintiff at **his** home in **JACKSON** County, Missouri.
4. This court has jurisdiction over the subject matter of this action pursuant to 15 U.S.C. 1692k(d).

5. Defendant is a debt collector as defined by 15 U.S.C. 1692a(6). THE SPECIFIC FACTUAL SUPPORT FOR THE ALLEGATION IS AS FOLLOWS: IN CORRESPONDENCE MAILED TO THE PLAINTIFF, DEFENDANT STATED “THIS COMMUNICATION IS FROM A DEBT COLLECTOR”. See EXHIBIT A, WHICH IS INCORPORATED HEREIN BY REFERENCE IN ITS ENTIRETY AT PAGE 2.
6. Plaintiff is a consumer as defined by 15 U.S.C. 1692a(3) and 15 U.S.C. 1692c(d). ALL DEBTS ALLEGED TO BE OWED UNDER CREDIT CARD ACCOUNTS ENDING IN 7490 (HELD BY WILLIAM MCKEONE D/B/A K & B PAINTING) AND 9733 (HELD BY LARINA MCKEONE AND WILLIAM MCKEONE) ARE DEBTS INCURRED FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES INCLUDING BUT NOT LIMITED TO THE PURCHASE OF FOOD, CLOTHING, MEDICAL CARE AND HOUSEHOLD CONSUMER ITEMS.
7. Prior to **January 12, 2011**, Defendant communicated to Plaintiff that it was attempting to collect a debt owed to **Capital One Bank (U.S.A.) N.A.** by Plaintiff.
8. On **January 12, 2011**, Plaintiff’s Counsel informed Defendant, in writing, that counsel represented the Plaintiff with respect to the debt purportedly owed to **Capital One Bank (U.S.A.) N.A.**. See Exhibit A which is attached hereto and incorporated by reference herein.
9. On **January 12, 2011**, Plaintiff’s Counsel requested in writing that Defendant cease and desist any further communications with Plaintiff regarding the debt purportedly owed except as authorized by the Fair Debt Collection Practices Act. See Exhibit A.
10. After **January 26, 2011**, Defendant sent a communication to the Plaintiff at his home address wherein the Defendant attempted to collect a debts INCLUDING BOTH CREDIT CARD ACCOUNTS (ENDING IN 7490 AND 9733). See Exhibit A.

- a. After **January 12, 2011**, Defendant telephoned Plaintiff at **his** home and attempted to collect the alleged debt.
11. The communication subsequent to **January 12, 2011** from the Defendant to the Plaintiff was a violation of 15 U.S.C. 1692c(a)(2) because the Defendant knew that Plaintiff was represented by counsel and communicated with the Plaintiff directly.
12. The communication subsequent to January 12, 2011 from the Defendant to the Plaintiff was a violation of 15 U.S.C. 1692c(c) because the Defendant communicated with the Plaintiff after the Plaintiff informed the Defendant in writing that Plaintiff wished the debt collector to cease further communication with Plaintiff and the communication was not authorized by the Fair Debt Collection Practices Act.
13. Plaintiff seeks statutory damages in the amount of \$1,000 pursuant to 15 U.S.C. 1692k(a)(2)(A) together with the costs of this action and a reasonable attorney's fee pursuant to 15 U.S.C. 1692k(a)(3).
14. ALL OF THE COMMUNICATIONS AND MATERIALS CONTAINED IN EXHIBIT A ARE INCORPORATED HEREIN BY REFERENCE AS IF FULLY SET FORTH HEREIN.

WHEREFORE, Plaintiff prays that the Court enter its judgment in favor of the Plaintiff and against the Defendant in the amount of \$1,000, together with the costs of this action and a reasonable attorney's fee and such other relief as the Court deems just and proper.

Respectfully Submitted,

The Law Offices of Mark E. Meyer, L.L.C.

/s/ Mark E. Meyer  
Mark Meyer, #51786  
606 NE Applewood St.  
Lee's Summit, MO 64063  
(816) 729-0866 phone  
(816) 347-8736 fax  
meyerlaw78@yahoo.com  
ATTORNEYS FOR PLAINTIFF

Certificate of Service

I, the undersigned attorney of record for the Plaintiff, hereby certify that I served the foregoing upon all parties and counsel in this case via ecf notification.

/s/ Mark E. Meyer



Creditor: Capital One Bank (USA), N.A.  
Re: Account Number: 4791247093777490  
Balance: \$1,158.60  
Amount Due: \$235.00

**We want to help.  
Call us.  
1-800-955-6600**

Dear William J McKreone:

Has something happened? We know times can be tough, but we're here to help.

**You've missed three payments on your Capital One® Small Business account.** We just wanted to remind you that Capital One reports the status of your account to business credit bureaus as well as the consumer credit bureaus. So, the sooner you pay the amount due, the sooner we can report your account as current to the credit bureaus.

**If you need help making your payment, let us know.** Our specially trained associates will work with you to help no matter what your current situation is. Whether it's arranging a partial payment or customizing a payment plan, we'll help you find a solution that works for your business and your bottom line.

**Please call us at 1-800-955-6600.** Our Customer Service Representatives are available M-F 8:00 a.m. to 11:00 p.m. EST and Sat-Sun 8:00 a.m. to 8:00 p.m. EST.

Sincerely,

Capital One Services, LLC

**P.S. If you've already sent in a payment, thanks. We appreciate it. If you haven't, please take care of this as soon as you can.**

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**

V21-RL-0308  
BC 2415R (20080301)  
V18727

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 1 4791247093777490 00 00000000000000000000

Total enclosed

\$

- Moving? Change your address online or on the back.
- Pay online anytime - no more checks, stamps or clutter.
- Sign up at [www.capitalone.com](http://www.capitalone.com).

H205

9121



William J McKreone  
244 Ne Dreamweaver Ave  
Lees Summit, MO 64086-5851

Capital One  
P.O. Box 71083  
Charlotte, NC 28272-1083

**1. Who We Are and Who We Service.** Capital One Services, LLC is a subsidiary of Capital One, National Association, and services the following Capital One affiliated companies:

- Capital One Bank (USA), National Association;
- Capital One, National Association; and
- Capital One Auto Finance, Inc.

The name of your creditor has been previously disclosed to you and is identified for purposes of this letter by the creditor name and/or your Account number on the front. Unless another servicer is disclosed in this letter or has been separately disclosed to you as the current servicer of your Account, we are the current servicer of your Account.

**2. State and Local Disclosures** The following disclosure is required by state or local law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s), and you receive this letter in Connecticut, the District of Columbia, Iowa, New York City, North Carolina or Vermont:

**This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.**

The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Iowa:

**This communication is from a debt collector.**

The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Massachusetts:

**NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.**

The terms used in this Section are defined by applicable state or local law. This is not a complete list of the rights that you might have.

**3. Bankruptcy.** If you are entitled to bankruptcy protections for your Account this letter is only for informational purposes. It is not an attempt to collect, assess or recover a debt or claim. Do not send in any payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you want to discuss your Account or your bankruptcy proceeding, please have your attorney contact us or the servicer disclosed in this letter.

**4. Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

**5. Interest and Charges Continue to Accrue.** All stated amounts are owed on the date of this letter. Because interest, late charges, and other charges might change from day to day as provided in your agreement, the amount due on the day you pay may be larger. For example, if you pay the amount stated in this letter, your Account might still have a balance after your payment is received.

**6. Time Period for Payment or Other Action.** Unless a specific date is provided, any time period for your payment or other action begins on the date of this letter.

**7. IRS Reporting of Debt Forgiveness.** If we cancel or forgive \$600 or more of principal on a debt you owe, we must provide a 1099-C tax form to you and the IRS. Please consult your tax advisor and the instructions accompanying your tax forms for more information.

**8. Credit Reporting of Your Settled Account.** If your Account is settled before it is charged off, the remainder of your Account balance will be charged off. We will then report your Account to credit reporting agencies as settled with an outstanding balance.

## Changing Address?

Address .....

Home Phone .....

Alternate Phone .....

E-mail Address .....

Please print address or phone number changes above using blue or black ink.

## Not quite ready to make payments online?

No problem. Follow these simple steps to make sure we process your payments smoothly:

- Don't staple or paper clip your check to the payment slip.
- Be sure to use the payment envelope that came with your letter. *Using a different envelope could delay processing.*
- Please don't include any additional correspondence.
- Last but not least, be sure to write your 16-digit account number on your check.

THE LAW OFFICES OF MARK E. MEYER, L. L.C.  
606 NE Applewood  
Lee's Summit, MO 64063

Mark E. Meyer\*  
\*Licensed in Missouri and Kansas

PHONE: (816) 729-0866  
FAX: (816) 347-8736  
email: [meyerlaw78@yahoo.com](mailto:meyerlaw78@yahoo.com)

January 12, 2010

Capital One Services, L.L.C.  
P.O. Box 71083  
Charlotte, NC 28272-1083  
Via Certified Mail, Receipt No.

**RE: Fair Debt Collection Practices Act Notice**  
**William McKeone**  
**Account Number: 4791247093777490**  
**Original Creditor: Capital One Bank (USA) N.A.**  
**Amount of Debt Alleged: \$1,158.60**

To whom it may concern:

TAKE NOTICE Pursuant to 15 U.S.C.1692c (the Fair Debt Collection Practices Act) of the following:

- The above named debtor is represented by undersigned attorney and The Law Offices of Mark E. Meyer, L.L.C.. The address of the undersigned attorney is set forth above. Demand is made that any further communication regarding the above referenced debt be directed to the said attorney.
- The above named debtor disputes the debt in its entirety and requests that you cease any further communication regarding the debt, except as authorized by the Fair Debt Collection Practices Act.

If you violate the Fair Debt Collection Practices Act after the date the letter is received, the Debtor will file a civil action against you pursuant to 15 U.S.C.1692k.

Sincerely,



Mark E. Meyer



P.O. Box 30285  
Salt Lake City, UT 84130-0285

8935

January 19, 2011

William J Mckreone  
244 Ne Dreamweaver Ave  
Lees Summit MO 64086-5851

Re: xxxxxxxxxxxx7490  
Case #: 10001631544156

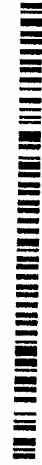
Dear William J Mckreone,

We would like to inform you that we received a letter from your attorney indicating that you have authorized and appointed them to act on your behalf. We have responded directly to your attorney regarding the enclosed request.

If we should cancel this arrangement with your attorney, please contact us at 800-955-6600.

Sincerely,  
Capital One Services, LLC

Enclosure



COL9449A 6056 0087 1227R 24 110120 PAGE 00001 OF 00002 DCCASP 00008935



THE LAW OFFICES OF MARK E. MEYER, L. L.C.  
606 NE Applewood  
Lee's Summit, MO 64063

Mark E. Meyer\*  
\*Licensed in Missouri and Kansas

PHONE: (816) 729-0866  
FAX: (816) 347-8736  
email: [meyerlaw78@yahoo.com](mailto:meyerlaw78@yahoo.com)

January 12, 2010

Capital One Services, L.L.C.  
P.O. Box 71083  
Charlotte, NC 28272-1083  
Via Certified Mail, Receipt No.

**RE: Fair Debt Collection Practices Act Notice**  
William McKeone  
Account Number: 4791247093777490  
Original Creditor: Capital One Bank (USA) N.A.  
Amount of Debt Alleged: \$1,158.60

To whom it may concern:

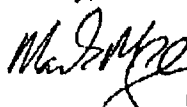
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Sincerely,



Mark E. Meyer



P.O. Box 30285  
Salt Lake City, UT 84130-0285

0-0

8943

January 19, 2011

William J Mckeone  
244 Ne Dreamweaver Ave  
Lees Summit MO 64086-5851

Re: xxxxxxxxxxxx9733  
Case #: 10001631613509

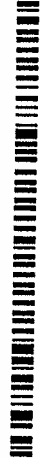
Dear William J Mckeone,

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If we should cancel this arrangement with your attorney, please contact us at 800-955-6600.

Sincerely,  
Capital One Services, LLC

Enclosure



COL9449A 6056 0087 1227R 24 110120 PAGE 00001 OF 00002 DCCASP 00008943

6



Page 1 of 2 1-800-867-0904  
www.capitalone.com/smallbusiness

Dec. 27 - Jan. 26, 2011 31 Days in Billing Cycle

**Visa Business Card**

XXXX-XXXX-XXXX-7490

**NEW BALANCE**  
**\$1,265.98**

**MINIMUM PAYMENT**  
**\$316.00**

**DUE DATE**  
**Feb 23, 2011**

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$800.00

Cash Credit Limit: \$800.00

Available Credit: \$0.00

Available Credit for Cash: \$0.00

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
--	---	----------------------

Minimum Payment	10 Years	\$2,620
-----------------	----------	---------

If you would like information about credit counseling services, call 1-888-326-8055.

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 29.40%.

**Previous Balance**

\$1,158.60

-

**Payments and Credits**

\$0.00

+

**Fees and Interest Charged**

\$107.38

+

**Transactions**

\$0.00

=

**New Balance**

\$1,265.98

You're behind by four payments. But you can still bring your account current by paying the minimum payment amount on your statement. Need help? Give us a call at 1 800 955 6600. We'll work together to find a solution.

**BUSINESS TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR WILLIAM J MCKREONE #7490

**FEES**

1	24 JAN	PAST DUE FEE	\$39.00
2	26 JAN	OVERLIMIT FEE JAN 26, 2011	\$39.00
Total Fees This Period			\$78.00
Total Fees This Year			\$78.00

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$29.38
Total Interest This Period	\$29.38
Total Interest This Year	\$29.38

Transactions continue on page 2

**Help is Available.**  
Just pick up the phone.



Call 1-800-955-6600 and a specially trained agent will be happy to help you check your balance and make payments.

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.40% D	\$1,176.48	\$29.38
Cash	29.40% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM/SMALLBUSINESS TO MAKE YOUR PAYMENT ONLINE.

1 4791247093777490 26 1265980025000316001



Account Number: 4791-2470-9377-7490

Due Date

Feb 23, 2011

New Balance

\$1,265.98

Minimum Payment

\$316.00

Amount Enclosed

.

PLEASE PAY AT LEAST  
THIS AMOUNT

WILLIAM J MCKREONE  
K B PAINTING  
C-0 THE LAW OFFICE OF MARK E MAYER LLC  
606 NE APPLEWOOD ST  
LEES SUMMIT, MO 64063-2415

J210  
91574

**Take advantage. Take control.**

Manage your account online  
at [www.capitalone.com](http://www.capitalone.com)

- Make payments
- Review account information
- Manage your account in privacy



400006

Capital One Bank (USA), N.A.  
P.O. Box 60599  
City of Industry, CA 91716-0599



Dec. 27 - Jan. 26, 2011 31 Days in Billing Cycle

Visa Business Card

XXXX-XXXX-XXXX-7490

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$1,265.98

\$316.00

Feb 23, 2011

Credit Limit: \$800.00

Available Credit: \$0.00

Cash Credit Limit: \$800.00

Available Credit for Cash: \$0.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$1,158.60

-

\$0.00

+

\$107.38

+

\$0.00

=

\$1,265.98

BUSINESS TRANSACTIONS CONTINUED

Under terms previously disclosed to you, some or all of your Annual Percentage Rates (APRs) have been increased since your account was past due twice in the past 12 billing cycles. If your rates have already increased, subsequent delinquencies extended the duration of the increased rates. Remember: If we receive your minimum monthly payment on time for 12 consecutive billing cycles, this account will be reviewed for a possible return to your Non-Introductory APR.

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.

YOUR BILLING CYCLE AND DUE DATE ARE CHANGING. Thanks for letting us know you moved. Since your zip code has changed, your billing cycle will now end on the 27th of the month. As a result, your due date will also change.



Page 1 of 2 1-800-903-3637  
www.capitalone.com

Feb. 04 - Mar. 03, 2011 28 Days in Billing Cycle

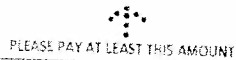
**Visa Platinum**

XXXX-XXXX-XXXX-9733

**NEW BALANCE**  
**\$5,622.45**

**MINIMUM PAYMENT**  
**\$1,066.00**

**DUE DATE**  
**Mar 28, 2011**



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$5,000.00

Cash Credit Limit: \$5,000.00

Available Credit: \$0.00

Available Credit for Cash: \$0.00

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	22 Years	\$12,078

If you would like information about credit counseling services, call 1-888-326-8055.

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

**Previous Balance**

\$5,511.20

**Payments and Credits**

\$0.00

**Fees and Interest Charged**

\$111.25

**Transactions**

\$0.00

**New Balance**

\$5,622.45

You're behind by six payments. If we charge off your account due to late or missed payments, finance charges will continue to accrue. Act now to prevent this from happening. Please pay the minimum payment amount on your statement or give us a call at 1-800-955-6600. We're here to help. Take control of your credit with Capital One.

**TRANSACTIONS**

PAYMENTS, CREDITS & ADJUSTMENTS FOR LARINA P MCKEONE #9733

**FEES**

1	28 FEB	PAST DUE FEE	\$35.00
Total Fees This Period			\$35.00
Total Fees This Year			\$105.00

**INTEREST CHARGED**

INTEREST CHARGE: PURCHASES	\$76.25
Total Interest This Period	\$76.25
Total Interest This Year	\$239.91

Transactions continue on page 2

**Help is Available.**  
Just pick up the phone.



Call 1-800-955-6600 and a specially trained agent will be happy to help you check your balance and make payments.

**INTEREST CHARGE CALCULATION**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	17.90% D	\$5,552.84	\$76.25
Cash	24.90% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4862362215829733 03 5622450125001066003



Account Number: 4862-3622-1582-9733

Due Date

New Balance

Minimum Payment

Amount Enclosed

Mar 28, 2011

\$5,622.45

\$1,066.00

.

PLEASE PAY AT LEAST THIS AMOUNT

LARINA P MCKEONE  
WILLIAM J MCKEONE  
244 NE DREAMWEAVER AVE  
LEES SUMMIT, MO 64086-5851

H210  
48730

**Take advantage. Take control.**

Manage your account online  
at [www.capitalone.com](http://www.capitalone.com)

- Make payments
- Review account information
- Manage your account in privacy



400006

Capital One Bank (USA), N.A.  
P.O. Box 60599  
City of Industry, CA 91716-0599



Feb. 04 - Mar. 03, 2011 28 Days in Billing Cycle

Visa Platinum

XXXX-XXXX-XXXX-9733

NEW BALANCE

\$5,622.45

MINIMUM PAYMENT

\$1,066.00

DUE DATE

Mar 28, 2011

Credit Limit: \$5,000.00

Available Credit: \$0.00

Cash Credit Limit: \$5,000.00

Available Credit for Cash: \$0.00

Previous Balance

\$5,511.20

Payments and Credits

\$0.00

Fees and Interest Charged

\$111.25

Transactions

\$0.00

New Balance

\$5,622.45

TRANSACTIONS CONTINUED

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.





Jan. 04 - Feb. 03, 2011 31 Days in Billing Cycle

Visa Platinum

XXXX-XXXX-XXXX-9733

NEW BALANCE  
\$5,511.20

MINIMUM PAYMENT  
\$899.00

DUE DATE  
Feb 28, 2011

PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$5,000.00

Cash Credit Limit: \$5,000.00

Available Credit: \$0.00

Available Credit for Cash: \$0.00

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
Minimum Payment	22 Years	\$12,049

If you would like information about credit counseling services, call 1-888-326-8055.

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$5,393.48

Payments and Credits

\$0.00

Fees and Interest Charged

\$117.72

Transactions

\$0.00

New Balance

\$5,511.20

You're behind by five payments. If you continue to miss payments your account is at risk of being charged off. Please don't let this happen. If you're feeling overwhelmed, call us at 1-800-955-6600. We'll work with you to resolve this matter.

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR LARINA P MCKEONE #9733

FEES

1	28 JAN	PAST DUE FEE	\$35.00
Total Fees This Period			\$35.00
Total Fees This Year			\$70.00

INTEREST CHARGED

INTEREST CHARGE: PURCHASES	\$82.72
Total Interest This Period	\$82.72
Total Interest This Year	\$163.66

Transactions continue on page 2

**Help is Available.**  
Just pick up the phone.



Call 1-800-955-6600 and a specially trained agent will be happy to help you check your balance and make payments.

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	17.90% D	\$5,441.27	\$82.72
Cash	24.90% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.

1 4862362215829733 03 5511200125000899001



Account Number: 4862-3622-1582-9733

Due Date

Feb 28, 2011

New Balance

\$5,511.20

Minimum Payment

\$899.00

Amount Enclosed

.

PLEASE PAY AT LEAST THIS AMOUNT

LARINA P MCKEONE  
WILLIAM J MCKEONE  
244 NE DREAMWEAVER AVE  
LEES SUMMIT, MO 64086-5851

H210  
49726



**Take advantage. Take control.**

Manage your account online  
at [www.capitalone.com](http://www.capitalone.com)

- Make payments
- Review account information
- Manage your account in privacy



400006

Capital One Bank (USA), N.A.  
P.O. Box 60599  
City of Industry, CA 91716-0599





Jan. 04 - Feb. 03, 2011 31 Days in Billing Cycle

2-1  
Visa Platinum

XXXX-XXXX-XXXX-9733

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$5,511.20

\$899.00

Feb 28, 2011

Credit Limit: \$5,000.00

Available Credit: \$0.00

Cash Credit Limit: \$5,000.00

Available Credit for Cash: \$0.00

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$5,393.48

-

\$0.00

+

\$117.72

+

\$0.00

=

\$5,511.20

TRANSACTIONS CONTINUED

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.

COLOR35E 6056 0501 102 07 110203 PAGE 00002 OF 00002

49726





Jan. 27 - Feb. 27, 2011 32 Days in Billing Cycle

Visa Business Card

XXXX-XXXX-XXXX-7490

NEW BALANCE

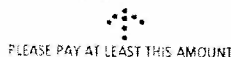
\$1,338.18

MINIMUM PAYMENT

\$401.00

DUE DATE

Mar 24, 2011



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$800.00

Cash Credit Limit: \$800.00

Available Credit: \$0.00

Available Credit for Cash: \$0.00

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

Payment Amount Each Period If No Additional Charges Are Made	Approximate Time to Pay Off Statement Balance	Estimated Total Cost
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Minimum Payment	10 Years	\$2,667
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If you would like information about credit counseling services, call 1-888-326-8055.

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

\$1,265.98

Payments and Credits

\$0.00

Fees and Interest Charged

\$72.20

Transactions

\$0.00

New Balance

\$1,338.18

You're behind by five payments. If you continue to miss payments your account is at risk of being charged off. Please don't let this happen. If you're feeling overwhelmed, call us at 1-800-955-6600. We'll work with you to resolve this matter.

BUSINESS TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR WILLIAM J MCKREONE #7490

FEES

1	23 FEB	PAST DUE FEE	\$39.00
Total Fees This Period			\$39.00
Total Fees This Year			\$117.00

INTEREST CHARGED

INTEREST CHARGE: PURCHASES	\$33.20
Total Interest This Period	\$33.20
Total Interest This Year	\$62.58

Transactions continue on page 2

**Help is Available.**  
Just pick up the phone.



Call 1-800-955-6600 and a specially trained agent will be happy to help you check your balance and make payments.

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	29.40% D	\$1,288.01	\$33.20
Cash	29.40% D	\$0.00	\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM/SMALLBUSINESS TO MAKE YOUR PAYMENT ONLINE.

1 4791247093777490 27 1338180025000401007



Account Number: 4791-2470-9377-7490

Due Date

Mar 24, 2011

New Balance

\$1,338.18

Minimum Payment

\$401.00

Amount Enclosed

.

PLEASE PAY AT LEAST THIS AMOUNT

WILLIAM J MCKREONE  
K B PAINTING  
C/O THE LAW OFFICE OF MARK E MAYER LLC  
606 NE APPLEWOOD ST  
LEES SUMMIT, MO 64063-2415

J210  
122263

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400006

Capital One Bank (USA), N.A.  
P.O. Box 60599  
City of Industry, CA 91716-0599



Jan. 27 - Feb. 27, 2011 32 Days in Billing Cycle

Visa Business Card

XXXX-XXXX-XXXX-7490

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$1,338.18

\$401.00

Mar 24, 2011

Credit Limit: \$800.00  
Available Credit: \$0.00  
Cash Credit Limit: \$800.00  
Available Credit for Cash: \$0.00

Previous Balance

\$1,265.98

-

Payments and Credits

\$0.00

+

Fees and Interest Charged

\$72.20

+

Transactions

\$0.00

=

New Balance

\$1,338.18

BUSINESS TRANSACTIONS CONTINUED

Under terms previously disclosed to you, some or all of your Annual Percentage Rates (APRs) have been increased since your account was past due twice in the past 12 billing cycles. If your rates have already increased, subsequent delinquencies extended the duration of the increased rates. Remember: If we receive your minimum monthly payment on time for 12 consecutive billing cycles, this account will be reviewed for a possible return to your Non-Introductory APR.

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

You were assessed a past due fee because your minimum payment was not received by the due date. To avoid this fee in the future, we recommend that you allow at least 7 business days for your minimum payment to reach Capital One.

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